

United States Bankruptcy Court

Eastern District of Michigan

Case No. 08-69648-mbm

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Richard Crooks Jr.
aka Thomas R Crooks, aka Thomas Crooks
13750 Brainbridge Avenue
Warren, MI 48089-3621

Ann Marie Crooks
aka Ann M Crooks, aka Ann Crooks
13750 Brainbridge Avenue
Warren, MI 48089-3621

Social Security / Individual Taxpayer ID No.:

xxx-xx-3913

xxx-xx-1645

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/8/09

Marci B McIvor
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0645-2
Case: 08-69648

User: pyank
Form ID: bl8j

Page 1 of 2
Total Served: 52

Date Rcvd: Apr 08, 2009

The following entities were served by first class mail on Apr 10, 2009.

db/jdb Thomas Richard Crooks, Jr., Ann Marie Crooks, 13750 Brainbridge Avenue,
Warren, MI 48089-3621
16875411 +37TH DISTRICT COURT (NOTICE), 8300 COMMON ROAD, WARREN, MI 48093-2380
16875412 +41A DISTRICT COURT (NOTICE), 40111 DODGE PARK RD, STERLING HEIGHTS, MI 48313-4179
16875413 +ALLIED INTERSTATE *NOTICE*, 3000 CORPORATE EXCHANGE DRIVE, 5TH FLOOR,
COLUMBUS, OH 43231-7723
16875415 +ASSOCIATED CREDITORS EXCHANGE (NOTICE), 5151 N. HARLEM AVE. SUITE 201, CHICAGO, IL 60656-3686
16875416 +BEAUMONT REFERENCE LAB, PO BOX 5043, TROY, MI 48007-5043
16875418 +BENEFICIAL/HFC (NOTICE), PO BOX 1547, CHESAPEAKE, VA 23327-1547
16875419 C.T.I. (NOTICE), PO BOX 4783, CHICAGO, IL 60680-4783
16875420 +CACH LLC, 4340 S. MONACO STREET, UNIT 2, DENVER, CO 80237-3408
16875423 +CHASE RECEIVABLES (NOTICE), 1247 BROADWAY, SONOMA, CA 95476-7503
16875425 +CLIENT SERVICES INC. (NOTICE), 3451 HARRY S. TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
16875426 +COMCAST CABLE, 30736 HOOVER ROAD, WARREN, MI 48093-2555
16875427 +CURT KARGULA, 64155 VAN DYKE, WASHINGTON, MI 48095-2580
16875428 +DR. BUGLI'S FAMILY DENTAL CARE, 5556 METRO PARKWAY, STERLING HEIGHTS, MI 48310-4110
16875430 +ENCORE RECEIVABLE MANAGEMENT (NOTICE), 400 W. ROGERS ROAD, P.O BOX 3330,
OLATHE, KS 66063-3330
16875433 GEMB/FUNANCING (NOTICE), P.O. BOX 981438, EL PASO, TX 79998-1438
16875434 GEMB/JCPENNY (NOTICE), BANKRUPTCY DEPARTMENT, PO BOX981131, EL PASO, TX 79998-1131
16875436 +GLOBAL CREDIT & COLLECTION, 300 INTERNATIONAL DRIVE SUITE 100, P.M.B. 10015,
WILLIAMSVILLE, NY 14221-5783
16875438 +HSBC CONSUMER LENDING USA, C/O ASSET ACCEPTANCE LLC, P.O. BOX 2036, WARREN, MI 48090-2036
16875439 +JA CAMBECE LAW OFFICE PC (NOTICE), EIGHT BOURBON ST, PEABODY, MA 01960-7481
16898545 JPMORGAN CHASE BANK, N.A, c/o Shermeta, Adams & Von Allmen, PC, P.O. Box 5016,
Rochester Hills, MI 48308-5016
16875440 L J ROSS & ASSOCIATES, INC, PO BOX 2317, ANN ARBOR, MI 48106-2317
16875441 +LAW OFFICES OF DONALD R. CONRAD (NOTICE), 31041 SCHOOLCRAFT ROAD, SUITE B,
LIVONIA, MI 48150-2026
16875443 +MIDLAND CREDIT MANAGEMENT, INC.(NOTICE), DEPARTMENT 8870, LOS ANGELES, CA 90084-0001
16875444 +MRS ASSOCIATES INC. OF NEW JERSEY, 3 EXECUTIVE CAMPUS, SUITE 400,
CHERRY HILL, NJ 08002-4103
16875445 +NATIONAL ACTION FINANCIAL SERVICES, INC., (NOTICE), 165 LAWRENCE BELL DRIVE, SUITE 100,
WILLIAMSVILLE, NY 14221-7900
16875446 +NATIONWIDE CREDIT INC (NOTICE), 2015 VAUGHN RD NW, BLDG 400, KENNESAW, GA 30144-7802
16875447 +NCB MANAGEMENT SERVICES, INC. (NOTICE), P.O. BOX 1099, LANGHORNE, PA 19047-6099
16875448 NCO FINANCIAL SYSTEMS INC. (NOTICE), 2665 ELIZABETH LAKE ROAD, WATERFORD, MI 48328-3277
16875449 +NORTHLAND GROUP INC. (NOTICE), P.O. BOX 390905, MINNEAPOLIS, MN 55439-0905
16875450 +NUTRI-TURF LAWN AND TREE SERVICE, 28505 LORNA AVE., WARREN, MI 48092-2769
16875451 +PINNACLE FINANCIAL GROUP (NOTICE), 7825 WASHINGTON AVE S STE 310, MINNEAPOLIS, MN 55439-2424
16875452 +RED RUN STORAGE, 32100 DEQUINDRE RD, WARREN, MI 48092-5308
16875453 +SHERMETA, ADAMS & VON ALLMEN, PC(NOTICE), 445 SOUTH LIVERNOIS ROAD, SUITE 333, PO BOX 5016,
ROCHESTER HILLS, MI 48308-5016
16875454 +TARA P SHAH MD, 38300 VAN DYKE 102, STERLING HEIGHTS, MI 48312-1176
16875456 +TATE & KIRLIN ASSOCIATES (NOTICE), 2810 SOUTHAMPTON ROAD, PHILADELPHIA, PA 19154-1207
16875457 +TRI-COUNTY MEDICAL, 37450 DEQUINDRE RD, STERLING HEIGHTS, MI 48310-3503
16875458 +UNITED RECOVERY SYSTEMS (NOTICE), 5800 NORTH COURSE DR, HOUSTON, TX 77072-1613
16875459 UNIVERSAL FIDELITY LP (NOTICE), PO BOX 941911, HOUSTON, TX 77094-8911
16875460 +WELTMAN, WEINBERG, & REIS,CO LPA(NOTICE), 2155 BUTTERFIELD, SUITE 200-S,
TROY, MI 48084-3463

The following entities were served by electronic transmission on Apr 08, 2009.

16875414 +EDI: ACCE.COM Apr 08 2009 19:28:00 ASSET ACCEPTANCE LLC, P.O. BOX 2036,
WARREN, MI 48090-2036
16875417 +EDI: HFC.COM Apr 08 2009 19:28:00 BENEFICIAL/HFC, 26489 HOOVER ROAD,
WARREN, MI 48089-1102
16875421 EDI: CAPITALONE.COM Apr 08 2009 19:28:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
16875422 +EDI: CAUT.COM Apr 08 2009 19:28:00 CHASE AUTO FINANCE, 11119 N. TOREY PINES ROAD,
LA JOLLA, CA 92037-1009
16875424 EDI: CHASE.COM Apr 08 2009 19:29:00 CHASE/BP, BANK USA, NA, 800 BROOKSEDGE BLVD,
WESTERVILLE, OH 43081-2822
16875429 +EDI: DTEE.COM Apr 08 2009 19:28:00 DTE ENERGY, 3200 HOBSON ST, LOWER LEVEL,
DETROIT, MI 48201-2927
16875431 EDI: TSYS2.COM Apr 08 2009 19:28:00 FASHION BUG, P.O. BOX 84073, COLUMBUS, GA 31908-4073
16875432 +EDI: RMSC.COM Apr 08 2009 19:28:00 GE MONEY BANK (NOTICE), ATTN: BANKRUPTCY DEPT.,
PO BOX 103104, ROSWELL, GA 30076-9104
16875435 +EDI: RMSC.COM Apr 08 2009 19:28:00 GEMB/LOWES, PO BOX 103065, ROSWELL, GA 30076-9065
16875437 EDI: RMSC.COM Apr 08 2009 19:28:00 GREEN TREE SERVICING, 332 MINNESOTA ST. STE 610,
SAINT PAUL, MN 55101-7707
16875442 +EDI: RESURGENT.COM Apr 08 2009 19:28:00 LVNV FUNDING LLC, P.O. BOX 10497,
GREENVILLE, SC 29603-0497
16875455 EDI: WTRRN BANK.COM Apr 08 2009 19:28:00 TARGET NATIONAL BANK, PO BOX 59317,
MINNEAPOLIS, MN 55459-0317

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0645-2
Case: 08-69648

User: pyank
Form ID: b18j

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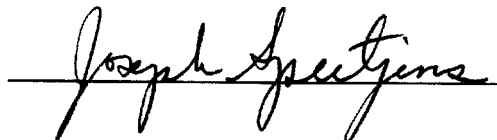
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.